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Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example,	Priscilla First name Kay	First name
	your driver's license or passport).	Middle name	Middle name
	5.	McGlaun	
	Bring your picture identification to your meeting with the trustee.	Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8	First name	First name
	years		
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social Security	XXX - XX5106	XXX - XX
	number or federal Individual Taxpayer	OR	OR
	Identification number	9 xx - xx	9 xx - xx

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Document McGlaun Priscilla Kay Debtor 1 Case Number (if known) _

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	Business name Business name EIN	I have not used any business names or EINs. Business name Business name EIN
	Where you live	EIN	If Debtor 2 lives at a different address:
		7717 S. Saginaw Number Street Unit A Chicago IL 60649 City State ZIP Code COOK County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. 623 E 84th Street Number Street P.O. Box Chicago IL 60649 City State ZIP Code	City State ZIP Code County If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address. 623 E 84th Street Number Street P.O. Box Chicago IL 60649 City State ZIP Code
6.	Why you are choosing this district to file for bankruptcy.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. have another reason. Explain. (See 28 U.S.C. § 1408	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408

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Debtor 1

Priscilla Kay Document McGlaun Last Name

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Case Number (if known)

Pa	Tell the Court About Your	Bankruptcy	Case					
7.	The chapter of the Bankruptcy Code you		Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.					
	are choosing to file	☐ Chap	☐ Chapter 7					
	under	☐ Chap	ter 11					
☐ Chapter 12								
		■ Chap	ter 13					
8. How you will pay the fee I will pay the entire fee when I file my petition. Please check with the cle local court for more details about how you may pay. Typically, if you are proposed yourself, you may pay with cash, cashier's check, or money order. If your submitting your payment on your behalf, your attorney may pay with a crewith a pre-printed address.		pay. Typically, if you are payick, or money order. If your atto	ing the fee orney is					
				•	oose this option, sign and atta e in Installments (Official Form			
		By la less pay t	w, a judge may, but han 150% of the of he fee in installmen	is not required to, wait ficial poverty line that a ts). If you choose this	nest this option only if you are sive your fee, and may do so of applies to your family size and option, you must fill out the <i>Ap</i> 3B) and file it with your petition	nly if your income is you are unable to pplication to Have the		
9.	Have you filed for bankruptcy within the	□ No			20/21/20/2			
	last 8 years?	Yes.	District IInbke	When	09/24/2010	10-42711		
			District None	When	Case Number			
					MM / DD / YYYY			
			District	When _	Case Number			
			-		MM / DD / YYYY			
10.	Are any bankruptcy	No						
	cases pending or being filed by a spouse who is	☐ Yes.	Dahtar		Deletierekie te vev			
	not filing this case with	☐ res.			Relationship to you Case Number, if I			
	you, or by a business parter, or by affiliate?				MM / DD / YYYY			
					Relationship to you			
			District	When _	Case Number, if I	(nown		
11.	Do you rent your residence?	□ No. ■ Yes.	Go to line 12 Has your landlord ob residence?	otained an eviction judgm	ent against you and do you want t	o stay in your		
			■ No. Go to line □ Yes. Fill out <i>Ini</i> this bankruptcy	itial Statement About an I	Eviction Judgment Against You (F	orm 101A) and file it with		

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Debtor 1 Priscilla Kay Document McGlaun Page 4 of 61

Case Number (if known)

Name of business, if any Name of business,	 Are you a sole proprietor of any full- or part-time business? A sole proprietorship is a 	■ No. □ Yes.	Go to Part 4. Name and location of business				
Number Street Number N	business you operate as an individual, and is not a separate legal entity such as		Name of business, if any	Name of business, if any			
Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(69)) None of the above None of the above None of the above	LLC. If you have more than one sole proprietorship, use a separate sheed and attach it		Number Street				
Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(61B)) Stockbroker (as defined in 11 U.S.C. § 101(63A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) Nane of the above If you are filling under Chapter 11, the court must know whether you are a small business debtor, you must attach your most rebalances beset, statement of operations, cash-flow statement, and federal income tax return or if any of th documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). No. I am not filling under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. What is the hazard? If immediate attention Yes. What is the hazard? If immediate attention Yes. What is the hazard? If immediate attention Yes. What is the property Number Street Number			City			State Zip Cod	le
Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(63A)) Commodity Broker (as defined in 11 U.S.C. § 101(69)) None of the above If you are filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor. Yes addition of small business debtor. See 11 U.S.C. § 101(51D). No. I am filing under Chapter 11. In the court must know whether you are a small business debtor, you must attach your most rebalances sheet, statement of operations, cash-flow statement, and federal income tax return or if any of the documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). No. I am filing under Chapter 11. In the sharkruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes.			Check the appropriate	box to describe your bu	siness:		
Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above			☐ Health Care Bus	iness (as defined in 11 U	.S.C. § 101(27A))		
Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above None of the above None of the above			☐ Single Asset Re	al Estate (as defined in 1	1 U.S.C. § 101(51B))		
Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor you must attach your most re balance shedy sate befor? For a definition of small business debtor, see 11 U.S.C. § 101(51D). No. I am not filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. The Bankruptcy Code. Seport If You own or Have Any Hazardous Property or Any Property That Needs Immediate Attention No. What is the hazard? If you are filing under Chapter 11, the court must know whether you are a small business debtor you must attach your most re balance sheet, statement, and feeral income tax return or if any of the documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). No. I am not filing under Chapter 11. No. I am filing under Chapter 11. No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. The Bankruptcy Code. Yes. What is the hazard? If you are filing under Chapter 11, the court must know whether you are a small business debtor some tax return or if any of the documents of the procedure in 11 U.S.C. § 1116(1)(B). No. I am not filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. Yes. What is the hazard? If you are filing under Chapter 11, the court must know whether you are a small business debtor according to that the plant of the procedure in 11 U.S.C. § 1116(1)(B). No. I am not filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. Yes. What is the hazard? If you are filing under Chapter 11, the court must know whether you are a small business debtor according to the definition in the Bankruptcy Code. No. I am not filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. If you are filing under Chapter 11, but I am NOT a small business debtor according to the definition i			☐ Stockbroker (as	defined in 11 U.S.C. § 10	01(53A))		
Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor, so mall business debtor, see 11 U.S.C. § 101(51D). If you are filing under Chapter 11, the court must know whether you are a small business debtor, you must attach your most re balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of the documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). No. 1 am not filing under Chapter 11. No. 1 am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention No. Yes. What is the hazard? If immediate attention is needed, why is it needed? Where is the property?			☐ Commodity Brok	er (as defined in 11 U.S.	C. § 101(6))		
Chapter 11 of the Bankruptcy Code and are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D). No. I am not filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. No. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. No. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. What is the hazard? If immediate attention is needed, why is it needed? Where is the property? Number Street			☐ None of the abo	ve			
In Do you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? Where is the property? Number Street	business debtor, see	☐ No.	am filing under Chapte the Bankruptcy Code. I am filing under Chapte	r 11, but I am NOT a sma		-	
property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? Where is the property? Number Street	Part 4: Report if You Own or Ha	ve Any Hazard	lous Property or Any Pro	perty That Needs Immedia	ate Attention		
property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? Where is the property? Number Street		.					
public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? Where is the property? Number Street	property that poses or is alleged to pose a threat	_	What is the hazard?				
If immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? Where is the property? Number Street	public health or safety? Or do you own any						
Where is the property? Number Street	immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building		If immediate attention is	s needed, why is it neede	d?		
Number Street	tnat needs urgent repairs?						
Other 700 C			Where is the property?				
Ott. 7ID C							
CITY State ZIP C				City	 ,	State ZIP	Code

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Debtor 1

Priscilla Kay Document

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Part 5:

Explain Your Efforts to

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

teceive a Briefing About Credit Counseling					
About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):				
You must check one:	You must check one:				
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.	☐I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.				
Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.	Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.				
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.	☐I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.				
Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.	Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.				
I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.				
To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.				
Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.				
I am not required to receive a briefing about credit counseling because of:	I am not required to receive a briefing about credit counseling because of:				
Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.				

Disability.

Disability.

My physical disability causes me

to be unable to participate in a

briefing in person, by phone, or

through the internet, even after I

duty in a military combat zone.

reasonably tried to do so.

Active duty. I am currently on active military

If you believe you are not required to receive a

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

My physical disability causes me

to be unable to participate in a

briefing in person, by phone, or

through the internet, even after I

duty in a military combat zone.

reasonably tried to do so.

Active duty. I am currently on active military

If you believe you are not required to receive a

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

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Debtor 1 Priscilla Kay McGlaun

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Case Number (if known)

Pa	rt 6: Answer These Questions	for Reporting Purposes		
16.	What kind of debts do you have?	as "incurred by an individual No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily money for a business or invention of the line 16c. Yes. Go to line 17.	consumer debts? Consumer debts are deprimarily for a personal, family, or household business debts? Business debts are debt estment or through the operation of the business debt are not consumer debts or business debts.	ts that you incurred to obtain ess or investment.
17.	Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?		napter 7. Go to line 18. er 7. Do you estimate that after any exempt paragraph is are paid that funds will be available to distri	• •
18.	How many creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
19.	How much do you estimate your assets to be worth?	□ \$0-\$50,000 ■ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	□\$500,000,001-\$1 billion □\$1,000,000,001-\$10 billion □\$10,000,000,001-\$50 billion □More than \$50 billion
20.	How much do you estimate your liabilities to be?	□ \$0-\$50,000 ■ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Pa	Sign Below			
For	you	correct. If I have chosen to file under Chap of title 11, United States Code. I us under Chapter 7. If no attorney represents me and I this document, I have obtained and I request relief in accordance with		le, under Chapter 7, 11,12, or 13 pter, and I choose to proceed not an attorney to help me fill out (b). pecified in this petition. y or property by fraud in connection
		Signature of Debtor 1 Executed on01/19/2017	Signa Signa Exect	uted onMM / DD / YYYY

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Debtor 1	Priscilla	Kay	McGlaun	Case Number (if known)
	First Name	Middle Name	Last Name	

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Lisa LaShawn Haley	Date: 01/	19/2017
Signature of Attorney for Debtor	MM / DD / Y	YYY
Lisa LaShawn Haley		
Printed name		
Geraci Law L.L.C.		
Firm name		_
55 E. Monroe St., #3400		
Normalia and Otronot		
Number Street		
Number Street		
Chicago	IL 60603	
Chicago	IL 60603 State ZIP Code	e
Chicago	State ZIP Code	

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Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Summarize Your Assets	
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$ 38,225
1b. Copy line 62, Total personal property, from <i>Schedule A/B</i>	\$ 15,405
1c. Copy line 63, Total of all property on Schedule A/B	\$ 53,630
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$23,964
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$37,362
Summarize Your Liabilities	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$3,553.44
5. Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$3,022.88

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Document McGlaun Priscilla Kay Case Number (if known) __ Debtor 1 First Name Middle Name Last Name

Part 4:	Answer These Questions for Administrative and Statistical Records						
_	S. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes						
Your family	7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.						
	e Statement of Your Current Monthly Income : Copy your total current monthly income from Offi 2A-1 Line 11; OR , Form 122B Line 11; OR , Form 122C-1 Line 14.	cial –	\$ 3,902.50				
	e following special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> : art 4 of Schedule E/F, copy the following:	Total claim					
9a. Dom	estic support obligations (Copy line 6a.)	\$_0.00					
9b. Taxe	s and certain other debts you owe the government. (Copy line 6b.)	\$_0.00					
9c. Clain	ns for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00					
9d. Stude	ent loans. (Copy line 6f.)	\$_0.00					
	ations arising out of a separation agreement or divorce that you did not report as laims. (Copy line 6g.)	\$_0.00					
9f. Debt	s to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00					
9g. Total	I. Add lines 9a through 9f.	\$ 0.00					

FIII IN THIS IN	formation to identify yo	our case and this filing		ed 01/20/17 15:47:52 0 of 61	Desc Main		
Debtor 1	Priscilla	Kay	McGlaun				
	First Name	Middle Name	Last Name				
Debtor 2		Middle Name					
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court for the : _	NORTHERN District	of <u>ILLINOIS</u> (State)				
Case Number					Check if this is an		
	4004/5				amended filing		
fficial F	<u>orm 106A/B</u>						
chedul	e A/B: Prope	rty			12/15		
. Do you ow No.	n or have any legal or	equitable interest in a	ny residence, building, land, or similar	property?			
Yes.	Describe		What is the property? Check all that app	sh.			
7717 0 0	aginaw		Single-family home	Do not acauct	Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D</i> :		
7717 S. S Street addre	ess, if available, or other de	scription	Duplex or multi-unit building	Creditors Who	o Have Claims Secured by Property		
			Condominium or cooperative	Current value	e of the Current value of the		
			Manufactured or mobile home	entire proper	rty? portion you own?		
Chicago		IL 60649	Land	\$	<u>38,225.</u> 00 \$ <u>19,112.</u> 50		
City		State ZIP Code	Investment property				
County			Timeshare		nature of your ownership		
County			Other	the entireties	h as fee simple, tenancy by s, or a life estat), if known.		
			Who has an interest in the property? Debtor 1 only		with Mom subject to \$39,417 mortgage		
			Debtor 2 only				
			Debtor 1 and Debtor 2 only		this is a community property		
				(see instr	ructions)		
			At least one of the debtors and another	ır.	,		

Official Form 106A/B Record # 724279 Schedule A/B: Property Page 1 of 7

\$19,112.50

2. Add the dollar value of the portion you own for all of your entries fro Part 1, including any entries for pages

you have attached for Part 1. Write that number here -->

Debtor 1

First Name

Priscilla Case 17-01768

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		Document	Page 11 of 61 hum
Middle Name		Last Name	9

Part 2:	Describe Your Vehi	cles			
-			any vehicles, whether they are registered or not? Include any also report it on Schedule G: Executory Contracts and Unexpire		
	ans, trucks, tractors,	sport utility vehicles, m			
Y	es. Describe Make: Model: Year:	Cadillac CTS 2005	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	the amount of any secur	claims or exemptions. Put red claims on Schedule D: nims Secured by Property Current value of the
	Approximate Mileage Other information:	ge: <u>100,000</u>	Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	entire property? \$500.0	portion you own? 500.00
	Make: Model:	Toyota Camry	Who has an interest in the property? Check one. Debtor 1 only	the amount of any secur	claims or exemptions. Put ed claims on Schedule D: nims Secured by Property
	Year: Approximate Mileag Other information:	2014 ge: 89,000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	Current value of the entire property?	Current value of the portion you own? 13,550.00
Examp N Y 5. Add the	les: Boats, trailers, motor o. es. Describe dollar value of the po	rs, personal watercraft, fishin	ecreational vehicles, other vehicles, and accessories g vessels, snowmobiles, motorcycle accessories your entries fro Part 2, including any entries for pages		\$ 14,050.00
Part 3: Do you ow		onal and Household Items	y of the following items?		Current value of the portion you own? Do not deduct secured claims or exemptions
Examp		shings rniture, linens, china, kitchen	ware		or exemptions
07. Electro Examp	onics les: Televisions and radions; electronic devices in		digital equipment; computers, printers, scanners; music s, media players, games	\$1,000	\$1,000.00
_	es. Describe	Flat screen TV, computer, pr	inter, music collection, cell phone	\$150	\$ <u>150.0</u> 0
Examp stamp,	les: Antiques and figurine coin, or baseball card co	es; paintings, prints, or other illections; other collections, n	artwork; books, pictures, or other art objects; nemorabilia, collectibles		
·· ب					\$0.00

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Document

Last Name

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First Name Middle Name Desc Main

	ographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes		
No.	pols; musical instruments		
Yes. Describe			\$ <u>0.0</u> 0
10. Firearms Examples: Pistols, rifles No.	, shotguns, ammunition, and related equipment		
Yes. Describe			\$ 0.00
11. Clothes Examples: Everyday clo	othes, furs, leather coats, designer wear, shoes, accessories		·
Yes. Describe	Everyday clothes, coats, designer wear, shoes, accessories	\$150	\$ <u>150.0</u> 0
Examples: Everyday jev gold, silver	velry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,		
Yes. Describe	Everyday jewelry, costume jewelry	\$50	\$ <u>50.0</u> 0
13. Non-farm animals Examples: Dogs, cats,			
Yes. Describe			\$0.00
No.	nd household items you did not already list, including any health aids you did not list		
Yes. Describe			\$ <u>0.0</u> 0
	of all of your entries from Part 3, including any entries for pages you have attached		\$1,350.00
	ur Financial Assets		
Do you own or have any	legal or equitable interest in any of the following?		Current value of the portion you own? Do not deduct secured claims or exemptions
16. Cash Examples: Money you h No. Yes. Describe	nave in your wallet, in your home, in a safe deposit box, and on hand when you file your petition		
	avings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, ions. If you have multiple accounts with the same institution, list each.		\$ <u>0.0</u> 0
Yes. Describe	Account Type: Institution name: Checking Account Credit Union One Savings Account Credit Union One		\$ 0.00 \$ 5.00 \$ 5.00
	, or publicly traded stocks investment accounts with brokerage firms, money market accounts		<u> </u>
Yes. Describe	Institution or issuer name:		\$ 0.00
19. Non-publicly traded s	stock and interests in incorporated and unincorporated businesses, including an interest in		
Yes. Describe	Name of Entity and Percent of Ownership:		s 0.00

Case 17-01768

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Document Page 13 of a think in the control of the cont Priscilla Debtor 1 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. No. Yes. Describe..... Issuer name: 0.00 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No. Describe..... Type of account and Institution name: Yes City of Chicago Pension plan Unknown Pension plan State University Retirement Unknown 0.00 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications No. Describe..... Institution name or individual: Yes. 0.00 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) Describe..... Issuer name and description: Yes. 0.00 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No. Yes. Describe..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): 0.00 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers No. Yes. Describe..... 0.00 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements No. Yes. Describe..... 0.00 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No. Yes. Describe..... 0.00 Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions 28. Tax refunds owed to you No. Describe..... Yes. 0.00 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement No. Yes. Describe..... 0.00 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else No.

Describe.....

Yes.

0.00

Debtor 1

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31. Interest in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No. Company Name & Beneficiary: Yes Describe..... Term Life Insurance with State of Illinois \$0 Term Life Insurance with Transamerica \$0 Term Life insurance with VOYA \$0 0.00 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No. Yes. Describe..... 0.00 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No. Yes. Describe..... 0.00 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights Describe..... 0.00 35. Any financial assets you did not already list No. Yes. Describe..... 0.00 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$5.00 Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Yes. Current value of the portion you own? Do not deduct secured claims or exemptions 38. Accounts receivable or commissions you already earned No. Describe..... 0.00 39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices No. Yes. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade No. Yes. Describe..... 0.00 41. Inventory No. Describe..... Yes. 0.00 42. Interests in partnerships or joint ventures No. Name of Entity and Percent of Ownership: Yes. Describe..... 0.00 43. Customer lists, mailing lists, or other compilations No. Describe..... 0.00

Debtor 1 Priscilla Case 17-01768 Doc 1 Filed 01/20/17 Entered 01/20/17 15:47:52 Desc Main Page 15 of 61 Number (if known)

44. Any business-related property you did not already list No.	
Yes. Describe	\$
45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached	
for Part 5. Write that number here>	\$ 0.00
Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1.	
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?	
No.	
Yes. Describe	
	\$ <u> </u>
47. Farm animals Examples: Livestock, poultry, farm-raised fish	
No.	
Yes. Describe	
	\$0.00
48. Crops—either growing or harvested No.	
Yes. Describe	
Tee: Describe	\$0.00
49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade	
No.	
Yes. Describe	\$ 0.00
50. Farm and fishing supplies, chemicals, and feed	<u>\$</u>
No.	
Yes. Describe	
Ed. A forms and communical fielding related group and considerable list.	\$0.00
51. Any farm- and commercial fishing-related property you did not already list No.	
Yes. Describe	
The state of the s	\$0.00
52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here>	\$0.00
101 Fart 0. Write that humber here	
Describe All Property You Own or Have an Interest in That You Did Not List Above	
Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above	
53. Do you have other property of any kind you did not already list?	
Examples: Season tickets, country club membership	
No. Yes. Describe	
Lites. Describe	\$ 0.00
54. Add the dollar value of all of your entries from Part 7. Write that number here>	\$0.00

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or 1 First Name Middle Name Lack Name

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Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 19,112.50
56. Part 2: Total vehicles, line 5	\$ 14,050.00	
57. Part 3: Total personal and household items, line 15	\$ 1,350.00	
58. Part 4: Total financial assets, line 36	\$ 5.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property . Add lines 56 through 61	\$ 15,405.00	\$ 15,405.00
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$34,517.50

Official Form 106A/B Record # 724279 Schedule A/B: Property Page 7 of 7

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Fill in this in	formation to identi	ify your case:	
Debtor 1	Priscilla	Kay	McGlaun
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	ILLINOIS(State)
Case Number	г		(State)
(If known)			_

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Which set of ex	emptions are you claiming? Check		ouse is filing with you.	
You are clair	ming state and federal nonbankrupt	cy exemptions . 11 U.S.C.	§ 522(b)(3)	
You are clain	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)		
2. For any propert	y you list on <i>Schedule A/B</i> that yo	u claim as exempt, fill in t	the information below.	
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	7717 S. Saginaw , Chicago, IL 60649 - Primary Residence. Joint Tenant with Mom subject to	\$_38,225	\$15,000	735 ILCS 5/12-901 - \$15,000.00
Line from	\$39,417 mortgage		100% of fair market value, up to	
Schedule A/B:	01		any applicable statutory limit	
Brief description:	2005 Cadillac CTS with over 100,000 miles	\$_ 500	 \$	735 ILCS 5/12-1001(b) - \$500.00
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief description:	2014 Toyota Camry with over 89,000 miles	\$ <u>13,550</u>	\$ _ 2,400	735 ILCS 5/12-1001(c) - \$2,400.00
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$ <u>1,000</u>	<u></u> \$	735 ILCS 5/12-1001(b) - \$1,000.00
Line from Schedule A/B:	<u>06</u>		100% of fair market value, up to any applicable statutory limit	
Official Form 106C	Record # 724279	Schedule C: T	he Property You Claim as Exempt	Page 1 of 2

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Debtor 1 Priscilla

First Name

Kay

Document

Middle Name

Last Name

	Part 2: Additi	onal Page			
	•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
			Copy the value from Schedule A/B	Check only one box for each exemption	
	Brief description:	Flat screen TV, computer, printer, music collection, cell phone	\$ <u>150</u>	\$	735 ILCS 5/12-1001(b) - \$150.00
	Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit	
	Brief description:	Everyday clothes, coats, designer wear, shoes, accessories	\$ <u>150</u>	\$	735 ILCS 5/12-1001(a),(e) - \$150.00
	Line from Schedule A/B:	11		100% of fair market value, up to any applicable statutory limit	
	Brief description:	Everyday jewelry, costume jewelry	\$ <u>50</u>		735 ILCS 5/12-1001(a),(e) - \$50.00
	Line from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit	
	Brief description:	Checking Account, Credit Union One, 0.00	\$_0	\$	735 ILCS 5/12-1001(b) - \$0.00
	Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
	Brief description:	Savings Account, Credit Union One, 5.00	<u>\$_5</u>	\$	735 ILCS 5/12-1001(b) - \$5.00
	Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
	Brief description:	Pension plan, State University Retirement, 0.00	\$Unknown	\$	11 U.S.C. 522(b)(3)(C) - \$0.00
	Line from Schedule A/B:	21		100% of fair market value, up to any applicable statutory limit	
	Brief description:	Pension plan, City of Chicago, 0.00	\$Unknown	\$	735 ILCS 5/12-1006 - \$0.00
	Line from Schedule A/B:	21		100% of fair market value, up to any applicable statutory limit	
3.	Are you claimin	g a homestead exemption of more	than \$155,675?		
	(Subject to adjus	stment on 4/01/16 and every 3 years	after that for cases filed on	or after the date of adjustment .)	
	=	acquire the property covered by the	a avamation within 1 215 day	to hefere you filed this ease?	
		acquire the property covered by the	e exemption within 1,215 day	ys before you filed this case?	
	□ No □ Yes.				
	rn	Record # 724279	• • • • •		B 0 - (0
O	fficial Form 106C	Record # 724279	Schedule C: The	Property You Claim as Exempt	Page 2 of 2

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Fill in this in	formation to identi	fy your case:		9 of 61			
Debtor 1	Priscilla	Kay	McGlaun				
	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court for t	the : <u>NORTHERN</u>	District of <u>ILLINOIS</u>				
Case Number			(State)			Check if this	s is an
(If known)						amended fi	ling
Official F	orm 106D						
Schedule	D: Creditor	s Who Have	Claims Secured by P	Property			12/1
Be as complete	and accurate as po	ossible. If two marri led, copy the Addition	ed people are filing together, both onal Page, fill it out, number the er	are equally responsible for		ny	
	•	and case number (i secured by your pro	•				
			court with your other schedules. Yo	u have nothing else to renor	t on this form		
	I in all of the informa		court with your other scriedules. To	u nave nothing else to repor	t on this form.		
103.11	i iii aii oi ule iiiloiiile	ation below.					
Part 1:	List All Secured Clai	ms					
2. List all se	cured claims. If a ci	reditor has more than	n one secured claim, list the creditor	r separately	Column A Amount of claim	Column A Value of collateral	Column C Unsecured
		· ·	ticular claim, list the other creditors I order according to the creditors na		Do not deduct the value of collateral	that supports this	portion If any
2.1 Mechar	nics BANK FKA CRE	В	Describe the property that secure	es the claim:	\$_2,362.00	\$ <u>500.00</u>	\$ <u>1,862.00</u>
Creditor's			2005 Cadillac CTS with over 100),000 miles			
Po Box Number	Street						
			As of the date you file, the claim i	s: Check all that apply.	_		
Santa A	no.	CA 92799	Contingent				
City	MIA	CA 92799 State Zip Code	Unliquidated				
Who owes	the debt? Check one		Disputed Nature of Lien. Check all that apply	,			
Debtor		.	An agreement you made (such as				
Debtor	2 only		car loan)				
=	1 and Debtor 2 only	1	Statutory lien (such as tax lien, m	echanic's lien)			
At least	one of the debtors and	u another	Judgment lien from a lawsuit Other (including a right to offset)				
	if this claim relates tunity debt	to a					
	-	2016-06-29	Last 4 digits of account number	1001			
2.2 Toyota	Motor Credit		Describe the property that secure	es the claim:	<u>\$ 21,602.00</u>	\$ <u>13,550.00</u>	\$ <u>8,052.00</u>
Creditor's			2014 Toyota Camry with over 89	0,000 miles			
Number	22Nd St Ste 420 Street						
			As of the date you file, the claim i	is: Check all that apply.	_		
Ook Pro	nok	II 60522	Contingent				
Oak Bro	JOK	IL 60523 State Zip Code	Unliquidated				
Who ower	the debt? Check one		Disputed Nature of Lien. Check all that apply	,			
Debtor		.	An agreement you made (such as				
Debtor :	2 only		car loan)				
=	1 and Debtor 2 only	1	Statutory lien (such as tax lien, m	echanic's lien)			
∐At least	one of the debtors and	u anotner	Judgment lien from a lawsuit Other (including a right to offset)				
	if this claim relates tunity debt	to a					
	-	2014-07-09	Last 4 digits of account number	0001			
Add the d	lollar value of your	entries in Column A	on this page. Write that number	here:	\$ 23,964.00		

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Debtor 1 Priscilla Kay Document Page 20 of 61 Case Number (if known)

Part 2:

List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Add the dollar value of your entries in Column A on this page. Write that number here:

\$ 23,964.00

			Filod 01/20/17	Entered 01/20/17 15:47:52	Desc Main	
Fill in this	s information to identify your	r case:		1 of 61		
Debtor 1	Priscilla	Kay	McGlaun			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing	ng) First Name	Middle Name	Last Name			
United Sta	ates Bankruptcy Court for the : N	NODTHEDN District	of ILLINOIS			
	. ,	NORTHERN DISTRICT	(State)		Check if t	this is an
Case Nun (If known)	nber				amended	
Official	Form 106E/F					-
	le E/F: Creditors V	Nha Haya III	noogurad Claims			12/15
ist the othe I/B: Proper reditors with eeded, cop	er party to any executory con ty (Official Form 106A/B) and th partially secured claims th	tracts or unexpired on Schedule G: Ex at are listed in Schot, number the entrie ame and case numb	leases that could result in recutory Contracts and Une edule D: Creditors Who Haves in the boxes on the left. A	is and Part 2 for creditors with NONPRIORITY of a claim. Also list executory contracts on Sche expired Leases (Official Form 106G). Do not inc exe Claims Secured by Property. If more space Attach the Continuation Page to this page. On the	edule clude any is	
1. Do any	creditors have priority unsec	cured claims agains	t you?			
No.	Go to Part 2.					
Yes						
each cla nonprior unsecur	aim listed, identify what type or rity amounts. As much as pos	f claim it is. If a clain sible, list the claims ation Page of Part 1.	n has both priority and nonpr in alphabetical order accordi If more than one creditor ho	secured claim, list the creditor separately for each iority amounts, list that claim here and show bothing to the creditor's name. If you have more than olds a particular claim, list the other creditors in Paction booklet.)	h priority and two priority	
·				Total claim	Priority amount	Nonpriority amount
Part 2:	List All of Your NONPRIORI	TY Unsecured Claims	s		amount	umount
	creditors have nonpriority ur	nsecured claims ag	ainst vou?			
_	You have nothing to report in	_	-	r other schedules.		
Yes		•	•			
nonprior included	rity unsecured claim, list the ci	reditor separately for reditor holds a partic	r each claim. For each claim	or who holds each claim. If a creditor has more listed, identify what type of claim it is. Do not list itors in Part 3.If you have more than three nonpr	t claims already	
Ava	nt INC	1	4 4 dinite of account number	8597		Total claim \$ 9,155.00
Credit	or's Name		t 4 digits of account number	2016-2016		Ψ <u>σ, ισσ.σσ</u>
640 Numb	N Lasalle St per Street	Wh	en was the debt incurred?	2010-2010		
		As	of the date you file, the claim	is: Check all that apply.		
Chic	ago IL	60654	Contingent			
City	State	Zip Code	Unliquidated			
_	wes the debt? Check one. otor 1 only	Ц	Disputed			
=	otor 2 only	Тур	e of NONPRIORITY unsecure	ed claim:		
Deb	otor 1 and Debtor 2 only		Student loans			
At le	east one of the debtors and anothe	_	Obligations arising out of a sepa			
	eck if this claim relates to a nmunity debt		that you did not report as priority Debts to pension or profit-sharin			
	claim subject to offest?	Ц	pension or broug-stiguili	g pians, and other similar debts		
No			Other. Specify Personal Loa	an		
Yes						

Doc 1 Filed 01/20/17 Entered 01/20/17 15:47:52 Desc Main Case 17-01768 Page 22 of 61 Case Number (if known) Document Priscilla Kay Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Barclays BANK Delaware \$ 0.00 Last 4 digits of account number _ Creditor's Name 2007-2010 Po Box 8803 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Wilmington DF 19899 Unliquidated City Zip Code State Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes Capital ONE BANK USA N NULL \$ 2,178.00 4.3 Last 4 digits of account number 2011-2016 15000 Capital One Dr When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Richmond 23238 VA Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest?

No Other. Specify ___ Credit Card or Credit Use Yes CBNA NULL \$ 502.00 4.4 Last 4 digits of account number Creditor's Name 2015-2016 Po Box 6497 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Sioux Falls 57117 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify ___Credit Card or Credit Use

Doc 1 Filed 01/20/17 Entered 01/20/17 15:47:52 Desc Main Case 17-01768 Page 23 of 61 Case Number (if known) Document Priscilla Kay Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim**

4.5 COMENITY BANK/Lnbryant	Last 4 digits of account number NULL	\$ 1,214.00
Creditor's Name	When was the debt incurred? 2013-2016	
4590 E Broad St	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Columbus OH 43213	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Credit Card or Credit Use	
Yes		
4.6 Comenitycapital/Fe21cc	Last 4 digits of account number NULL	\$ <u>67.00</u>
Creditor's Name Po Box 182120	When was the debt incurred? 2016-2016	
	when was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Columbus OH 43218	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
■ No	Other. Specify Credit Card or Credit Use	
Yes 4.7 Credit ONE BANK NA	Last 4 digits of account number NULL	\$ 508.00
Creditor's Name	Last 4 digits of account number	¥
Po Box 98875	When was the debt incurred? 2016-2016	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Las Vegas NV 89193	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.	□	
Debtor 1 only	Torres (NOURPLODITY and a deliver	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a community debt	that you did not report as priority claims	
Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
No	Other. Specify Credit Card or Credit Use	
Yes	outor. opcomy	

Official Form 106E/F

Doc 1 Filed 01/20/17 Entered 01/20/17 15:47:52 Desc Main Case 17-01768 Page 24 of 61 Case Number (if known) Document Priscilla Kay Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** 4 8 Credit ONE BANK NA \$ 1,656.00 Last 4 digits of account number

4.0	Last 4 digits of account number	
Creditor's Name	When was the debt incurred? 2011-2012	
Po Box 98875	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Las Vegas NV 89193	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only	_	
Debtor 2 only	Type of NONPRIORITY unsecured claim: □	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	_	
No	Other. Specify Credit Card or Credit Use	
Yes		
4.9 Credit Union ONE A D	Last 4 digits of account number NULL	\$ 473.00
Creditor's Name		
Po Box 200	When was the debt incurred? 2014-2016	
Number Street		
Trained.		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Rantoul IL 61866	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.		
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Credit Card or Credit Use	
Yes	Office: Opecary	
4.10 LANE BRYANT RETAIL/SOA	Last 4 digits of account number NULL	\$ 0.00
Creditor's Name	<u></u>	•
450 Winks Ln	When was the debt incurred? 2008-2010	
Number Street		
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Bensalem PA 19020	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.		
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	Socia to periodori or profit-orienting plants, and other offinial debits	
No	Out of the Card of Credit Use	
	Other. Specify Credit Card or Credit Use	
Yes		

Official Form 106E/F

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4.14 Rise Credit	Last 4 digits of account number	\$ <u>3,782.00</u>
Creditor's Name		
PO Box 101808	When was the debt incurred?	
Number Street		
Number Succe		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Fort Worth TX 76185		
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
	T. CHONDRIONITY	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	Debts to pension of profit-sharing plans, and other similar debts	
	_	
No	Other. Specify	
Yes		
4.15 Syncb/CARE CREDIT	Last 4 digits of account number NULL	<u>\$_2,462.00</u>
Creditor's Name		
950 Forrer Blvd	When was the debt incurred? 2015-2016	
Number Street		
Number		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Kettering OH 45420		
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
	Toward MONDDIODITY	
Debtor 2 only	Type of NONPRIORITY unsecured claim: □□	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	beste to periodor or profit sharing plane, and other chillian deste	
No	Occalit Occasion Occasion	
I	Other. Specify Credit Card or Credit Use	
Yes	AUUL	
4.16 Syncb/OLD NAVY	Last 4 digits of account number NULL	\$ <u>378.00</u>
Creditor's Name		
Po Box 965005	When was the debt incurred? 2014-2016	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Orlando FL 32896	Unliquidated	
City State Zip Code		
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
=	Student loans	
Debtor 1 and Debtor 2 only		
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	<u> </u>	
No	Other. Specify Credit Card or Credit Use	
Yes	Other. Specify Ordan Sand of Steam OSE	
res		

Record # 724279

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Priscilla Kay Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Syncb/PAYPAL EXTRAS MC \$ 2,743.00 Last 4 digits of account number _ Creditor's Name 2016-2016 Po Box 965005 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 32896 Orlando FΙ Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes Syncb/Walmart \$ 1,830.00 4.18 Last 4 digits of account number Creditor's Name 2013-2016 Po Box 965024 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 32896 Orlando FI Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes TD BANK USA/Targetcred NULL \$ 236.00 Last 4 digits of account number 4.19 Creditor's Name 2015-2016 Po Box 673 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Minneapolis 55440 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Credit Card or Credit Use Other. Specify _ List Others to Be Notified for a Debt That You Already Listed Part 3: 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

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Document

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Debtor 1 Priscilla Kay

Add the Amounts for Each Type of Unsecured Claim

	ounts for each type of unsecured claim.			
			Total claim	
otal claims	6a. Domestic support obligations	6a.	\$	0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$	0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$	0.00
			Total claim	
otal claims rom Part 2	6f. Student loans	6f.	\$	0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	36,854.00
	6j. Total. Add lines 6f through 6i.	6j.	\$	36,854.00

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Fil	l in this in	formation to ident			9 of 6		_ 000	
De	ebtor 1	Priscilla	Kay	McGlaun				
De	ebtor 2	First Name	Middle Name	Last Name				
(Sp	ouse, if filing)	First Name	Middle Name	Last Name				
Ur	nited States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	ILLINOIS (State)			_	
	se Number			— (Oldie)			Check if this is an amended filing	n
Offi	cial F	orm 106G					amended ming	
			ory Contracts and	Unexpired Lea	ses			12/1
Be as	complete	and accurate as p	possible. If two married people ded, copy the additional page e and case number (if known).	e are filing together, bot , fill it out, number the e	n are equally respor	sible for supplying correct to this page. On the top of a	t any	
1. D	o you hav	e any executory c	contracts or unexpired leases	?				
	_		ubmit this form to the court with					
L	J Yes. Fil	I in all of the inform	nation below even if the contrac	ts or leases are listed in	Schedule A/B: Prope	erty (Official Form 106A/B)		
			or company with whom you ha					
	cample, re nexpired le		cell phone). See the instruction	ns for this form in the inst	ruction booklet for mo	ore examples of executory of	ontracts and	
	Person or	company with wh	nom you have the contract or I	ease	Sta	te what the contract or leas	se is for	
2.1								
	Name				-			
	Number	Street			_			
	City		State Zip	Code	-			
2.2								
	Name				-			
	Number	Street			-			
					-			
	City		State Zip	Code				
2.3	Name				-			
		Street			-			
	Number	Street						
	City		State Zip	Code	_			
2.4								
	Name				=			
	Number	Street			-			
	City		State Zip	Code	-			
2.5								
	Name				-			
	Number	Street			-			

State Zip Code

City

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Fill in this in	nformation to identif	fy your case:	
Debtor 1	Priscilla	Kay	McGlaun
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for t	the : <u>NORTHERN</u> District of _	
Case Number	r		(State)
(If known)			

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any Ac	Iditional Pages, write your name and case number (if known). Ans	wer every question.	
1. D c	you have any codebtors? (If you are filing a joint case, do not list e	ither spouse as a codeb	otor.)
	No.		
	Yes		
	ithin the last 8 years, have you lived in a community property state izona, California, Idaho, Lousiiana, Nevada, New Mexico, Puerto Rice	- ·	
	No. Go to line 3.		
	Yes. Did your spouse, former spouse, or legal equivalent live with y	you at the time?	
	∐ No	-	
	Yes. Inwhich community state or territory did you live?	Fill in	the name and current address of that person.
	Name of your spouse, former spouse or legal equivalent		
	Number Street		
		Zip Code	
So	nown in line 2 again as a codebtor only if that person is a guaranto chedule D (Official Form 106D), Schedule E/F (Official Form 106E/F chedule E/F, or Schedule G to fill out Column 2.	-	-
	Column 1: Your codebtor		Column 2: The creditor to whom you owe the debt
			Check all schedules that apply:
3.1	Clyde Mcallum		Schedule D, line1
	Name 623 E. 84th St	Garden Level	Schedule E/F, line
	Number Street Chicago IL	60619	Schedule G, line
	City State	Zip Code	
3.2			Schedule D, line
	Name		Schedule E/F, line
	Number Street		Schedule G, line
	City State	Zip Code	
3.3			Schedule D, line
	Name		Schedule E/F, line
	Number Street		Schedule G, line
	City State	Zip Code	

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			DOGDIN e ni r	- <u>aue 31</u> 01 01
Fill in this in	nformation to identi	fy your case:		
Debtor 1	Priscilla First Name	Kay Middle Name	McGlaun Last Name	-
Debtor 2				_
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	s Bankruptcy Court for t	the : <u>NORTHERN DISTRICT C</u>	OF ILLINOIS	
Case Numbe	er			Check if this is:
(If known)				An amended filing
				A supplement showing post-petition
				chapter 13 income as of the following date
official F	orm 106I			MM / DD / YYYY

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	1	Employed Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	Library Assistant		
	Occupation may Include student or homemaker, if it applies.	Employers name	City of Chicago		
		Employers address	333 S. State St., S	ite. 320	
			Chicago, IL 60604	l .	3
		How long employed there?	Over Two Years		
Pa	rt 2: Give Details About Monthl	y Income			
	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse has lines below. If you need more space	ve more than one employer, comb	oine the information for a		
				For Debtor 1	For Debtor 2 or non-filing spouse
2.		y and commissions (before all pa calculate what the monthly wage w	•	\$971.74	\$0.00
3.	Estimate and list monthly overti	me pay.		\$0.00	\$0.00
4.	Calculate gross income. Add line	e 2 + line 3.		\$971.74	\$0.00

Official Form 106I Record # 724279 Schedule I: Your Income Page 1 of 2

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Debtor 1 Priscilla Kay Document McGlaun Page 32 of 61 Case Number (if known) _

5b. Mandatory contributions for retirement plans 5c. Voluntary contributions for retirement plans 5c. Voluntary contributions for retirement plans 5c. \$0.00	Copy line 4 here						
	5. List all payroll deductions: 5. Tax, Medicars, and Social Security deductions 5. Sh. Mandatory contributions for retirement plans 5. Sh. Mandatory contributions for retirement plans 5. Voluntary contributions for retirement plans 5. Voluntary contributions for retirement plans 5. So. Voluntary contributions for retirement plans 5. Voluntary contributions for retirement plans 5. Voluntary contributions for retirement fund loans 5. Voluntary contributions for retirement fund loans 5. So. Required repayments of retirement fund loans 5. So. No. Voluntary contributions 5. Linear and the support obligations 5. So. No. Voluntary contributions (Specify: 5. Linear and the support obligations 5. Linear and the deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h 5. So. Oo 5. Union dues 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h 5. So. Oo 5. Voluntary contributions (Specify: 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h 6. So. Oo 5. Voluntary contributions (Specify: 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h 6. So. Oo 5. Voluntary contributions (Specify: 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h 6. So. Oo 5. Voluntary contributions (Specify: 6. Allach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income: 8. Institution of from rental property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly income and payrolation (Specify: 8. Institution of payments that you, a non-filing spouse, or a set specify: 8. Family support payments that you, a non-filing spouse, or a set specify: 8. Other government assistance that you regularly receive include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8. So. Oo 5. Voluntary contributions for the value of the settleme				For Debtor 1		
5a. Tax, Medicare, and Social Security deductions 5a. \$140.40 \$0.0 5b. Mandatory contributions for retirement plans 5b. \$82.60 \$0.0 5c. Voluntary contributions for retirement plans 5c. \$0.00 \$0.0 5d. Required repayments of retirement fund loans 5d. \$0.00 \$0.0 5e. Insurance 5e. \$0.00 \$0.0 5f. Domestic support obligations 5f. \$0.00 \$0.0 5g. Union dues 5g. \$31.46 \$0.00 5h. Other deductions. Specify: 5h. \$0.00 \$0.0 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 6. \$254.46 \$0.0 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$717.28 \$0.00 8. List all other income regularly received: 8a. \$0.00 \$0.0 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly receive include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8b. \$0.00	So. Tax, Medicarc, and Social Security deductions So. \$40,40, \$	Co	py line 4 here	4.	\$971.74	\$0.00	
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Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8d. Unemployment compensation 8e. Social Security 8e. \$0.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: 8g. Pension or retirement income 8g. \$2,836.16 \$0.00	Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8d. Unemployment compensation 8e. Social Security 8e. \$0.00 8f. Other government assistance that you regularly receive 8f. \$0,00 8c. Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: 8g. Pension or retirement income 8g. \$2,836.16 8h. \$0.00 \$6 Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. 9. \$2,836.16 \$6 \$7 10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filling spouse. 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies Do you expect an increase or decrease within the year after you file this form?	8c		8c	\$ 0.00		0.00
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Supplemental Nutrition Assistance Program) or housing subsidies. Specify: 8g. Pension or retirement income	Supplemental Nutrition Assistance Program) or housing subsidies. Specify: 8g. Pension or retirement income 8g. \$2,836.16 8h. Other monthly income. Specify: 9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. 9. \$2,836.16 \$0. 10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filling spouse. 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies 13. Do you expect an increase or decrease within the year after you file this form?		, , ,				
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	9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h. 9. \$2,836.16 \$0. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. 10. \$3,553.44 + \$0.00 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies 13. Do you expect an increase or decrease within the year after you file this form?	·		_			\$0.00
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9. \$2,836.16 \$0.0	Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies 13. Do you expect an increase or decrease within the year after you file this form?	9. Au	u all other income. Add lines oa + ob + oc + ou + oe + ol +og + on.	9	\$2,836.16		\$0.00
\$ \$3,553.44 T \$0.00	 State all other regular contributions to the expenses that you list in <i>Schedule J</i>. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in <i>Schedule J</i>. Specify:		•	10.	\$3,553.44	+ \$0.00	=
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. 9. \$2,836.16 \$0	Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies 13. Do you expect an increase or decrease within the year after you file this form?	8h 9. A d	Other monthly income. Specify:	8h. 9.	\$0.00 \$2,836.16		\$0
\$ \$3,553.44 T \$0.00	Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in <i>Schedule J.</i> Specify: 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities and Related Data,</i> if it applies 13. Do you expect an increase or decrease within the year after you file this form?		•	10.	\$3,553.44	+ \$0.00	
	13. Do you expect an increase or decrease within the year after you file this form?				•		
•					ғь апо кеіатео Data, I	i it applies	
Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies	Yes. Explain:	_	No.	m?			

Fill in this in	nformation to identify	your case:				
Debtor 1	Priscilla	Kay	McGlaun	Check if	this is:	
	First Name	Middle Name	Last Name	· · · =	amended filing	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	_	upplement showing po ome as of the following	
United States	s Bankruptcy Court for the	: <u>NORTHERN DISTRICT C</u>	OF ILLINOIS			
Case Numbe	er		_	MM	/ DD / YYYY	
Official F	106 l				eparate filing for Debto	
	orm 106J			— mai	ntains a separate hous	sehold.
Schedu ———	le J: Your Ex	kpenses				12/14
		= = =		are equally responsible for ges, write your name and c		
Part 1:	Describe Your Househol	ld				
=	Go to line 2. Does Debtor 2 live in a	a separate household? ust file a separate Schedu	le J.			
_	have dependents?		this information for dent	Dependent's relationsh Debtor 1 or Debtor 2	ip to Dependent's age	Does dependent live with you?
	state the dependents'					Yes X No Yes
expense yoursel	r expenses include es of people other thar f and your dependents					
	Estimate Your Ongoing		loce vou are using this f	n ac a cumplement in a Ch-	ntor 13 coss to	
expenses as of the applicable Include exper	of a date after the bank e date. nses paid for with non-	cruptcy is filed. If this is a		n as a supplement in a Cha check the box at the top of .)	-	Your expenses
			ence. Include first mortgag		_	
	t for the ground or lot.				4.	\$650.00
If not in	ncluded in line 4:					
	eal estate taxes				4a.	\$0.00
	roperty, homeowner's, c				4b.	\$0.00 \$50.00
	ome maintenance, repa omeowner's associatior	nir, and upkeep expenses			4c. 4d.	\$0.00

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Priscilla Debtor 1

First Name

Kay

Middle Name

Document

Last Name

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Case Number (if known) ___

Your expenses \$0.00 5 Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$300.00 6a. 6a. Electricity, heat, natural gas \$0.00 6b. Water, sewer, garbage collection \$500.00 Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify: 6d. \$400.00 7. 7. Food and housekeeping supplies \$0.00 8. 8. Childcare and children's education costs \$125.00 9. Clothing, laundry, and dry cleaning 10. \$100.00 10. Personal care products and services \$150.00 11. Medical and dental expenses 11. \$483.88 **Transportation.** Include gas, maintenance, bus or train fare. 12. Do not include car payments. \$10.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 Charitable contributions and religious donations 14. 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. \$54.00 15a. 15a Life insurance \$0.00 15b. Health insurance 15b. \$195.00 15c. Vehicle insurance 15c. \$0.00 15d. 15d. Other insurance. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: \$0.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b \$0.00 17c. 17c. Other. Specify:_ \$0.00 17d. Other. Specify: 17d. 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. \$ 0.00 20b. \$ 0.00 20b. Real estate taxes \$ 0.00 20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00 20d. 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e 20e. Homeowner's association or condominium dues

Official Form 106J Record # 724279 Case 17-01768 Doc 1 Filed 01/20/17 Entered 01/20/17 15:47:52 Desc Main Document Page 35 of 61

Deptor	1 1130	iliu	ray		Case Number (If known)		
	First Na	ime	Middle Name	Last Name			
21.	Other. S	Specify: Postage	/Bank Fees (\$5.00),			21.	\$5.00
22		nthly expense: A	Add lines 4 through 21. expenses.			22.	\$3,022.88
23.	Calculate	e your monthly n	et income.				
	23a.	Copy line 12 (y	our comibined monthly i	ncome) from Schedule I.		23a.	\$3,553.44
	23b.	Copy your mor	thly expenses from line	22 above.		23b. –	\$3,022.88
	23c.	•	nonthly expenses from your monthly net income.	our monthly income.		23c.	\$530.56
24.	Do you e	expect an increas	e or decrease in your e	xpenses within the year after you f	ile this form?		
	For exam	nple, do you expe	ct to finish paying for you	ır car loan within the year or do you	expect your		
	─_~~~~	e payment to incre	ease or decrease becaus	e of a modification to the terms of you	our mortgage?		
	X No						
	Yes	. Explain H	ere:				

 Official Form 106J
 Record #
 724279
 Schedule J: Your Expenses
 Page 3 of 3

Fill in this in	formation to identi	fy your case:	
Debtor 1	Priscilla	Kay	McGlaun
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
		the : <u>NORTHERN</u> District of	_ILLINOIS (State)
Case Number (If known)	<u> </u>		

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?	
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read th correct.	ne summary and schedules filed with this declaration and that they are true and
🗶 /s/ Priscilla Kay McGlaun	x
Signature of Debtor 1	Signature of Debtor 2
Date_01/19/2017	Date
MM / DD / YYYY	MM / DD / YYYY

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Fill in this in	nformation to ider		JOGH 1011
Debtor 1	Priscilla	Kay	McGlaun
20001	First Name	Middle Name	Last Name
Debtor 2	-		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of _	<u>ILLINOIS</u>
Onen Neuroba	_		(State)
Case Number (If known)	r	· · · · · · · · · · · · · · · · · · ·	_

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

numb	number (if known). Answer every question.				
D	til: Give Details About Your Marital Status and Where Yo	Live d Badana			
	Give Details About Your Marital Status and Where Yo What is your current marital status?	u Lived Before			
01.	_				
	Married ■				
	Not married				
02	During the last 3 years, have you lived anywhere other than	n where you live now	v?		
	No.	,			
	Yes. List all of the places you lived in the last 3 years. Do	not include where yo	ou live now.		
	Debtor 1	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there	
03	Nithin the last 8 years, did you ever live with a spouse or le		community property state or territory? (Community		
	property states and territories include Arizona, California, l and Wisconsin.)	ldaho, Louisiana, Ne	vada, New Mexico, Puerto Rico, Texas, Washington,		
	No.				
	Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).			
Pa	Explain the Sources of Your Income				
	•				

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Document Debtor 1 Priscilla Kay McGlaun Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$ 690 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, \$ 11,871 Wages, commissions, For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2016) Operating a business Operating a business Wages, commissions, \$ 9,537 Wages, commissions. For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) \$ 3,032 PENSION From January 1 of current year until the date you filed for bankruptcy: PENSION \$ 35,333 For last calendar year: (January 1 to December 31, 2016) **PENSION** \$ 34,304 For last calendar year: (January 1 to December 31, 2015)

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		Document	Page 39 of 61
Priscilla	Kay	McGlaun	Case Number (if known)

	First Name	Middle Name	Last Name				
F	art 3: List Certain Pa	ayments You Made Before You Filed	for Bankruptcy				
06	Are either Debtor 1's or Debtor 2's debts primarily consumer debts?						
	"incurred by a	or 1 nor Debtor 2 has primarily con in individual primarily for a personal days before you filed for bankrupto	l, family, or househo	old purpose."		S	
	☐ No. Go to	line 7.					
	total amo	below each creditor to whom you p unt you paid that creditor. Do not in port and alimony. Also, do not inclu ment on 4/01/16 and every 3 years	nclude payments for de payments to an	domestic support oblic attorney for this bankru	gations, such as ptcy case.		
	_	Debtor 2 or both have primarily co 0 days before you filed for bankrup		creditor a total of \$600	O or more?		
	☐ No. Go to						
	Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.						
			Dates of payments	Total amount paid	Amount you still o	we Was this payment for	
		ta Motor Credit 1111 W St Ste 420 Oak Brook IL 3	Monthly	\$ 546	\$ 21,602	 Mortgage Car Credit card Loan repayment Suppliers or vendors Other 	
07	Insiders include your recorporations of which y	ou filed for bankruptcy, did you make elatives; any general partners; relat you are an officer, director, person i or a business you operate as a sole and alimony.	ives of any general in control, or owner	partners; partnerships of 20% or more of their	of which you are a general voting securities; and an	y managing	
	Yes. List all payme	ents to an insider.					
			Dates of payment	Total amount paid	Amount you still owe	Reason for this payment	
08	an insider?	ou filed for bankruptcy, did you mak lebts guaranteed or cosigned by an		transfer any property o	n account of a debt that b	enefited	
			Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name	
i	ldentify Legal	actions, Repossessions, and Forecl	osures				

Debtor 1

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Debto	or 1	Priscilla	Kay	McGlaun	Case Number (if kr.	10wn)	
		First Name	Middle Name	Last Name			
09	List	-	iding personal injury cases, s		action, or administrative proceeding collection suits, paternity actions, s	-	
		No.					
		Yes. Fill in the details					
				Nature of the case	Court or agency		Status of the case
10	Che	ck all that apply and f	filed for bankruptcy, was any ill in the details below.	of your property repossessed	foreclosed, garnished, attached, s	eized, or levied?	
	_	No. Go to line 11					
	П,	Yes. Fill in the informa	ation below.				
11			ou filed for bankruptcy, did a nent because you owed a d		c or financial institution, set off ar	ıy amounts from y	our accounts
		No. Go to line 11					
		Yes. Fill in the informa	ation below.				
12					ssession of an assignee for the be	enefit of creditors,	а
	_		, a custodian, or another of	ficial?			
	N						
	ш'	es.					
P	art 5:	List Certain Gifts	and Contributions				
13	With	nin 2 years before yo	u filed for bankruptcy, did y	ou give any gifts with a total	value of more than \$600 per pers	on?	
		No.					
	=	Yes. Fill in the details	for each gift.				
14	_		-	ou give any gifts or contribu	tions with a total value of more th	an \$600 to any ch	arity?
	_	No.					•
	_	No. Yes. Fill in the details	for each gift				
	Ц	res. i ili ili tile detalis	ioi each giit.				
B	art 6:	List Certain Loss	es				
	all C						
15		nin 1 year before you abling?	filed for bankruptcy or sind	ce you filed for bankruptcy, d	id you lose anything because of t	heft, fire, other dis	saster, or
		No.					
		Yes. Fill in the details	for each gift.				
P	art 7:	List Certain Payn	nents or Transfers				
16	con	sulted about seeking	bankruptcy or preparing a	bankruptcy petition?	our behalf pay or transfer any pro		ou
	П	No.			-		
	=	No. Yes. Fill in the details					
		. co. i iii iii tiic uctdlis					
	F	Party Contact Info		Description and value of ar	ny property transferred	Date payment or transfer	Amount of payment
		Geraci Law L.L.C.				2017	Payment/Value:
		55 E. Monroe Street	#3400				\$4,000.00: \$0.00 paid prior to filing,
		Chicago,IL 60603					balance to be paid
							through the plan.

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Debtor 1 Priscilla Kay McGlaun Case Number (if known) _______

	Party Contact Info	Description and value of	any property transferred	Date payr or transfe	
	Hananwill Credit Counseling 115 N. Cross St. Robinson, IL 62454	Credit Counseling Services		2017	\$25.00
17	Within 1 year before you filed for bankruptcy promised to help you deal with your creditor			fer any property to any	yone who
	Do not include any payment or transfer that No. Yes. Fill in the details.	you listed on line 16.			
18	Within 2 years before you filed for bankrupto transferred in the ordinary course of your bu include both outright transfers and transfers Do not include gifts and transfers that you has No.	isiness or financial affairs? made as security (such as the gra	nting of a security intere		
19	Yes. Fill in the details for each gift. Within 10 years before you filed for bankrup beneficiary? (These are often called asset-presented)		o a self-settled trust or s	imilar device of which	you are a
	No. Yes. Fill in the details for each gift.				
P	List Certain Financial Accounts, Instru	ments, Safe Deposit Boxes, and Stor	age Units		
20	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, or houses, pension funds, cooperatives, assoc	r other financial accounts; certifica	tes of deposit; shares in	-	
	No.				
	Yes. Fill in the details.	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
21	Do you now have, or did you have within 1 y cash, or other valuables?	ear before you filed for bankruptcy	, any safe deposit box o	r other depository for	securities,
	No.				
	Yes. Fill in the details.	Who else had access to it?	Describe the conten	nts	Do you still
22	Have you stored property in a storage unit o	r place other than your home withi	n 1 year before you filed	for bankruptcy?	have it?
	No.		,	. ,	
	Yes. Fill in the details.	Who else has or had access to it?	Describe the conter	nts	Do you still have it?
P	Identify Property You Hold or Control f	or Someone Else			

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Priscilla Kay McGlaun Case Number (if known) Debtor 1 First Name Middle Name Last Name Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. No. Yes. Fill in the details. Where is the property? Describe the property Value **Give Details About Environmental Information** Part 10: For the purpose of Part 10, the following definitions apply: Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24 Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? No. Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice 25 Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Date of notice Environmental law, if you know it 26 Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders Yes. Fill in the details. Court or agency Nature of the case Status of the case Give Details About Your Business or Connections to Any Business 27 Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP) A partner in a partnership An officer, director, or managing executive of a corporation An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. Yes. Fill in the details. Date issued

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ebtor 1 Priscilla Kay McGlaun Case Number (if known) _______

Sign Below	
answers are true and correct. I understand that making	ial Affairs and any attachments, and I declare under penalty of perjury that the ing a false statement, concealing property, or obtaining money or property by fraud ines up to \$250,000, or imprisonment for up to 20 years, or both.
✗ /s/ Priscilla Kay McGlaun	×
Signature of Debtor 1	Signature of Debtor 2
Date 01/19/2017 MM / DD / YYYY	Date
Did you attach additional pages to Your Statement of	of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
No	
Yes	
Did you pay or agree to pay someone who is not an	attorney to help you fill out bankruptcy forms?
No	
Yes. Name of person	Attach the <i>Bankruptcy Petition Preparer's Notice,</i> Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In 1	re								
Pri	scilla Kay N	AcGlaun / 1	Debtor				Case No:		
							Chapter:	Chapter 13	
			DISCI	OSURE OF COM	PENSATION O	OF ATTORNEY	FOR DEE	RTOR	
	npensation p	oaid to me v	§ 329(a) and Fed within one year be	Bankr. P. 2016(b) fore the filing of the lebtor(s) in contemp	, I certify that I are petition in bank	am the attorney for kruptcy, or agree	or the aboved to be paid	re named debtor(s d to me, for service	ces
	For legal	services, I h	ave agreed to acc	ept	\$4,000.00				
	Prior to th	ne filing of t	his statement I ha	ve received	\$0.00				
	Balance I	Due			\$4,000.00				
2.	The source	e of the com	npensation paid to	me was:					
	Deb	otor(s)	Other: (sp	pecify)					
3.	The source	e of comper	sation to be paid	to me is:					
	De	btor(s)	Other: (sp	pecify)					
4.		e not agreed y law firm.	I to share the above	ve-disclosed compe	nsation with any	other person unl	less they ar	e members and as	ssociates
	1 1	y law firm.		isclosed compensate eement, together w					
5.	In return for case, inclu		e-disclosed fee, I l	have agreed to rend	er legal service f	For all aspects of	the bankruj	ptcy	
	•		ebtor' s financial	situation, and rende	ring advice to th	e debtor in deter	mining who	ether to file a peti	tion in
		ruptcy;							
	•			on, schedules, state		•			
	c. Repre	esentation o	f the debtor at the	meeting of creditor	rs and confirmat	ion hearing, and	any adjour	ned hearings there	eof;
6.	By agreem	nent with the	e debtor(s), the ab	ove-disclosed fee d	oes not include t	the following ser	vice:		
					RTIFICATION				
		I certi		ing is a complete st	atement of any a	agreement or arra	ingement fo	or	
				e debtor(s) in this ba	ankruptcy procee	edings.			
		Date: 0	01/19/2017		s/ Lisa LaShawn		_		
		Date		S	ignature of Attor	rney			
				(Geraci Law L.L.	C			

724279 Page 1 of 1 Record #

Name of law firm

UNITED STATES BANKRUP FOY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



- Case 17-01768 Doc 1 Filed 01/20/17 Entered 01/20/17 15:47:52 Desc Mair 3. Personally review with the debtor **and signethe** compatited feetition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.

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- Case 17-01768 Doc 1 Filed 01/20/17 Entered 01/20/17 15:47:52 Desc Main 2. Inform the debtor that the debtor musc benefit tual Parde id 7 the following that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307 (a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.



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- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



- Case 17-01768 Doc 1 Filed 01/20/17 Entered 01/20/17 15:47:52 Desc Main (d) Any portion of the retainer that accommended to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank]



PFG Rec# 724-279

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1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$ 4,000.00

2	In addition	the debtor	will nay the	filing fee in	the case and o	ther expenses	of \$310.00
۷.	m addition,	me debioi	will pay the	ming ice in	the case and o	mer expenses	01 \$210.00

3. Before signing this agreement, the attorney ha	s received ,			
toward the flat fee, leaving a balance due of \$	1,000	_; and \$	310	_for expenses,

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 9 / 7

leaving a balance due for the filing fee of \$

Signed:

Debtor(s)

Co-Debtor(s)

Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.

Case 17-01768 Doc 1 Filed Geraci/Law Entered 01/20/17 15:47:52 Desc Main 3400 Chicago 1 60663 0 7 866-925-1313 NENT

Date: 1/9/2017

Consultation Attorney: SHI

Record #: 724-279



Attorney - Client Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. I understand I must comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA I have received the 11U.S.C § 527(a) disclosures. I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than one attorney and paralegal will work on my case.

FEES: This does NOT INCLUDE court filing fees of \$310, costs for credit counseling or financial management classes. Any amount not paid prior to the case being filed shall be paid through the Chapter 13 Trustee. These fees are fixed, but the attorneys may apply to the court for additional fees if allowed by the CARA or other circumstances, such as extended evidentiary hearings, contested adversary proceedings or appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance payment retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

No other work: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not stopped by the Automatic Stay of a filed bankrutpcy is my responsibility. Injury or other claims or property I must disclose any such claims or propery I now have or acquire after filing Chapter 13 to both the

Chapter 13 trustee and to the court in a filed amendment and obtain authority to keep them or pay those claims to the Trustee.

PLAN: The plan payment is estimated to be \$ per month for on the information I have provided, including income, expenses, assets and debts. If these amounts are not accurate, my plan payment or duration may need to be increased. In addition, the Court, Chapter 13 Trustee or creditors could object to my proposed Chapter 13 payment, which may cause it to increase. I further understand that if my income or expenses change during my Chapter 13, my plan payment may have to change. I agree to read my petition and plan and study it before signing it so I know what is included, INCLUDING what I am listing as debts, what my property is, what my assets are and if they are claimed as exempt, and to make full disclosure.

My plan payment DOES include the following, unless stated otherwise: mortgage arrears; association arrears; vehicles; tax debt; support obligations that are post due (but not future) parking tickets (not traffic fines); debts pursuant to a divorce decree/marital settlement you listed; other secured debts including furniture, electronics, etc.; all other unsecured debts; other: My plan payment does NOT include include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold property taxes; debts incurred after the case is filed, including any association fees as long as the property is in my name; other Student loans: are usually NEVER paid 100% in a Chapter 13, but are paid the same percentage as unsecured creditors without interest, so my student loans will CONTINUE to accrue interest, and if I don't pay them directly they will be even larger at the end of the plan, so I have been told about this and I will deal with my student loans myself directly Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts; support/maintenance debts; debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judge. Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters. If I am eligible to receive a tax refund during my Chapter 13, I understand I must turn it over to the Chapter 13 Trustee unless I am specifically advised that I do not need to. This may change on a yearly basis, so I must check with my attorneys every year. I also understand that if I receive any significant sums of money other than through employment, including but not limited to life insurance proceeds,

cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make ful disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in a domestic support obligation, fail to certify to the Court that I have remained current, or if I fail to take my financial management class, that my ase may be closed without a disopatge, and I will be required to pay a fee to have it reopened.

workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some or

cilla McGlaun

all of the funds into my Chapter 13 plan.

(Joint Debtor)

Atterney for the Debtor(s)

Representing Geraci Law L.L.C.

Dated: //9/17

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re
Priscilla Kay McGlaun / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 01/19/2017 /s/ Priscilla Kay McGlaun

Priscilla Kay McGlaun

X Date & Sign

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^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Priscilla Kay McGlaun / Debtor

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 01/19/2017	/s/ Priscilla Kay McGlaun	
	Priscilla Kay McGlaun	
Dated: 01/19/2017	/s/ Lisa LaShawn Haley	
	Attorney: Lisa LaShawn Haley	

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	Priscilla	Kay McGlau	n Case Number (i	if known)			
btor 1	First Name	Middle Name Last Name					
Part 6	Answer These Question	s for Reporting Purposes					
	Vhat kind of debts do ou have?	16a. Are your debts primarily as "incurred by an individual place. No. Go to line 16b. Yes. Go to line 17.	consumer debts? Consumer debts are de primarily for a personal, family, or household	efined in 11 U.S.C. § 101(8) I purpose."			
		_		and the state			
		16b. Are your debts primarily money for a business or inve	business debts? Business debts are deb stment or through the operation of the busin	ts that you incurred to obtain ess or investment.			
		□No. Go to line 16c. □Yes. Go to line 17.					
		16c. State the type of debts you o	we that are not consumer debts or business	debts.			
	Are you filing under	No. I am not filing under Cl	napter 7. Go to line 18.				
•	Chapter 7?	Mes. I am filing under Chapt	ter 7. Do you estimate that after any exempt	t property is excluded and			
	Do you estimate that after		es are paid that funds will be available to dist	tribute to unsecured creditors?			
	any exempt property is	∏No.					
	excluded and administrative expenses	_					
	are paid that funds will be	Yes.					
i	available for distribution						
,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	to unsecured creditors?		7 4 600 5 600	25,001-50,000			
	How many creditors do	1 -49	☐ 1,000-5,000 ☐ 5,001-10,000	☐ 50,001-100,000			
	you estimate that you	☐ 50-99 ☐ 100-199	10,001-25,000	☐ More than 100,000			
	owe?	200-999					
- -			□ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion			
	How much do you	□ \$0-\$50,000 ■ \$50,001-\$100,000	\$10,000,001-\$50 million	\$1,000,000,001-\$10 billion			
	estimate your assets to be worth?	\$100,001-\$500,000	\$50,000,001-\$100 million	□\$10,000,000,001-\$50 billion			
	be worth.	□ \$500,001-\$1 million	☐ \$100,000,001-\$500 million	☐More than \$50 billion			
		☐ \$0-\$50,000	□ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion			
20.	How much do you estimate your liabilities	\$50,001-\$100,000	☐ \$10,000,001-\$50 million	\$1,000,000,001-\$10 billion			
	to be?	\$100,001-\$500,000	☐ \$50,000,001-\$100 million	\$10,000,000,001-\$50 billion			
		☐ \$500,001-\$1 million	☐ \$100,000,001-\$500 million	☐ More than \$50 billion			
Day	Olive Polovi						
Par	17: Sign Below			information provided is true and			
For	you	correct.	d I declare under penalty of perjury that the				
		if I have chosen to file under Chr of title 11, United States Code. I under Chapter 7.	apter 7, I am aware that I may proceed, if eli understand the relief available under each c	gible, under Chapter 7, 11,12, or 13 chapter, and I choose to proceed			
		If no attorney represents me and this document, I have obtained a	If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).				
			I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.				
		I understand making a false stat with a bankruptcy case can resu 18 U.S.C. §§ 152, 1341, 1519, a	tement, concealing property, or obtaining mo ult in fines up to \$250,000, or imprisonment f and 3571.	oney or property by traud in confidence in formation for up to 20 years, or both.			
***************************************		Signature of Debtor 1	Millan * 5	ignature of Debtor 2			
***************************************		Executed on :	<u>9</u> _/2017 E	Executed onMM / DD / YYYY			

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Debtor 1 Priscilla Kay McGlaun First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the : NORTHERN District of ILLINOIS (State)	Fill in this in	formation to identi	fy your case:	
Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the : NORTHERN District of ILLINOIS (State)	Debtor 1			
United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State) Case Number				
Case Number	-			

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

	Sign Below					
· · · · · · · · · · · · · · · · · · ·	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?					
upper l'ampresserve commence de la c	Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).				

***************************************	Under penalty of perjury, I declare that I have read the summa	y and schedules filed with this declaration and that they are true and				
	* Mulakan Milan Signature of Debtor 1	Signature of Debtor 2				
SCHAMMAN MANAGEMENT AND STREET	Date : 0/ / // /2017 MM / DD / YYYY	DateMM / DD / YYYY				

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Debtor 1	Priscilla	Kay	McGlaun	Case Number (if known)
	First Name	Middle Name	Last Name	

Part 12: Sign Below			
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 1 Date			
Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?			
■ No			
□ Yes			
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?			
■ No			
Yes. Name of person Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).			

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DISCLAIMER Debtors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entityin connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for fimily support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signers and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

 (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2

 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District

 Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt.
 b. Failure to keep books and records documenting your financial affairs.
 c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay.
 d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others.
 e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy.
 f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND ME HAVE TO BEAD CHECK & MAKE SUBE OUR RETITION IS ACCURATED.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Priscilla Kay McGlaun / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 0/ / /9 /2017

Priscilla Kay McGlaun

X Date & Sign

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Part 4:

Sign Below

by signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

Priscilla Kay McGlau

Date: 0/ / // /2017

If you checked line 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

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In re Priscilla Kay McGlaun / Debtor

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Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

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Dated: <u>*V*/_////</u>/2017

Priscilla Kay McGlaun

X Date & Sign

Dated: / / /2017

Attorney: Lisa LaShawn Haley

Record # 724279

Form B 201A, Notice to Consumer Debtor(s)

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